

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
	)	
Scott A. Treadwell,	)	Bankruptcy No. 19-24220-CMB
	)	Chapter 13
Debtor	)	Document No. 83
	)	
Scott A. Treadwell,	)	
	)	
Movant	)	
	)	
vs.	)	
	)	
ADT, ADT Security Services, Allegheny	)	
Health Network, Asset Recovery Solutions,	)	
Bank of America, Bob's Furniture,	)	
Bridgecredst, Bureaus Investment Group	)	
Portfolio No 15 LLC, Capital One, Carvana,	)	
LLC, Citibank, Credit Collection Service,	)	
Credit One Bank, Duquesne Light Company,	)	
Freedom Mortgage Corporation, Fingerhut,	)	
Jefferson Capital Systems, LLC, LVNV	)	
Funding, LLC, LVNV Funding/Resurgent	)	
Capital, Lakeview Loan Servicing, LLC,	)	
Mariner Finance, LLC, Midland Credit	)	
Management, Nationstar Mortgage LLC d/b/a	)	
Mr. Cooper, OneMain Financial, PRA	)	
Receivables Management, LLC, Pennsylvania	)	
Department of Revenue, Pep Boys/Synchrony	)	
Bank, Quest Diagnostic, Synchb/Car Care Pep	)	
B, Synchrony Bank, Synchrony Bank/JC	)	
Penneys, The Bureaus Inc., The Home Depot,	)	
UPMC Health Services, US BankCorp, Wells	)	
Fargo Bank, N.A., and Ronda J. Winnecour,	)	
Chapter 13 Trustee,	)	
	)	
Respondents	)	

**CONSENT ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING**

This matter comes before the Court upon the Consent Order to Approve Post-Petition  
Automobile Financing [Dkt. No. [82]] filed by Debtor on June 19, 2023. Based upon the

foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. The *Order* [Dkt. No. [83]] is **GRANTED** as provided by the terms of this *Order*. Debtor is authorized to obtain secured financing for the purchase of a 2019 Dodge Durango, or similar vehicle, on the following terms:
  - a. the total amount of financing **shall not exceed \$25,000.00**; and
  - b. the monthly payments made under the financing agreement **shall not exceed \$500.00** for no more than 72 months at an interest rate not to exceed 21.00%.
2. To the extent that Debtor secures financing for the purchase of a new vehicle, such payments **shall be made through the Chapter 13 Plan**. Within **30 DAYS** of securing such financing, Debtor shall file:
  - a. an amended Chapter 13 Plan or Stipulated Order Modifying Plan; and
  - b. a Report of Financing
3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the Chapter 13 Trustee **within 7 days** of filing the Report of Financing (and each month thereafter as necessary) in an amount sufficient for the Trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended Plan or approval of the Stipulated Order Modifying Plan.
4. The Chapter 13 Trustee is authorized to cease making payments to Jefferson Capital Systems, LLC on account ending in 5325. Pending confirmation of the amended Plan or approval of the Stipulated Order Modifying Plan providing for the new postpetition loan payments, the Trustee is authorized to make monthly adequate protection payments to

Clearview Federal Credit Union for the contract amount so long as sufficient supplemental funds are provided by Debtor.

5. Notwithstanding the inclusion of the postpetition loan within an amended Chapter 13 Plan or Stipulated Order Modifying Plan, the underlying terms of the loan shall not be modified absent the consent of Clearview Federal Credit Union.
6. Debtor shall serve copies of this *Order* on all creditors eligible to receive distributions through the Chapter 13 Plan and file proof of the same with the Court.

Prepared by: Lauren M. Lamb

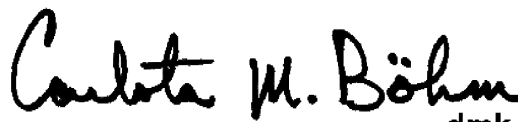
June 19, 2023  
DATE

/s/ Lauren M. Lamb  
Lauren M. Lamb, Esquire  
Attorney for the Debtor  
STEIDL & STEINBERG  
Suite 2830, Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219  
(412) 391-8000  
llamb@steidl-steinberg.com  
PA I.D. No. 209201

June 19, 2023  
DATE

/s/Katherine DeSimone  
Katherine DeSimone, Esquire  
Attorney for Chapter 13 Trustee  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566

June 21, 2023

  
dmk

Honorable Carlota M. Böhm  
United States Bankruptcy Judge

FILED  
6/21/23 11:25 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Case Administrator to Mail to:

Debtor(s)

Counsel for Debtor(s)

Ronda J. Winnecour, Esq.

Office of the U.S. Trustee

In re:  
Scott A. Treadwell  
Debtor

Case No. 19-24220-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 21, 2023

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2023:

Recip ID	Recipient Name and Address
db	+ Scott A. Treadwell, 4435 Marywood Drive, Monroeville, PA 15146-1325

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Freedom Mortgage Corporation logsecf@logs.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com brausch@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lauren M. Lamb	on behalf of Debtor Scott A. Treadwell julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com

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User: auto

Page 2 of 2

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Total Noticed: 1

Lily Christina Calkins

on behalf of Creditor Freedom Mortgage Corporation logsecf@logs.com lilychristinacalkins@gmail.com

Lorraine Gazzara Doyle

on behalf of Creditor Lakeview Loan Servicing LLC ldoyle@logs.com, logsecf@logs.com

Maria Miksich

on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 12